

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: RANDY W. RUHL	§	Case No. 09-71930
RAE A. RUHL	§	
	§	
Debtors	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Lydia S. Meyer, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/11/2009.
- 2) The plan was confirmed on NA.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 10/23/2009.
- 6) Number of months from filing or conversion to last payment: 5.
- 7) Number of months case was pending: 8.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$98,209.00.
- 10) Amount of unsecured claims discharged without full payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 3,930.80	
Less amount refunded to debtor	\$ 323.08	
NET RECEIPTS		\$ 3,607.72

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 514.71	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 221.71	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 736.42
Attorney fees paid and disclosed by debtor:	\$ 524.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
BOHLMAN LAW OFFICES, P.C.	Lgl	3,500.00	3,500.00	3,500.00	514.71	0.00
CHRYSLER FINANCIAL SERVICES	Sec	11,090.00	10,691.67	10,691.67	1,197.24	361.06
CITIZENS BANK	Sec	7,208.00	7,512.08	7,208.00	1,035.57	277.43
CITIZENS BANK	Uns	0.00	0.00	304.08	0.00	0.00
WELLS FARGO FINANCIAL	Sec	5,600.00	9,912.60	5,600.00	0.00	0.00
AMERICAN EXPRESS BANK FSB	Uns	19,824.00	19,824.61	19,824.61	0.00	0.00
WELTMAN WEINBERG & REIS	Uns	12,765.00	12,765.46	12,765.46	0.00	0.00
NCO PORTFOLIO MANAGEMENT	Uns	11,496.00	11,496.28	11,496.28	0.00	0.00
CAPITAL 1 BANK	Uns	578.00	NA	NA	0.00	0.00
CASUAL LIVING USA	Uns	100.00	135.90	135.90	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	453.00	455.39	455.39	0.00	0.00
DELTA MANAGEMENT	Uns	3,085.00	NA	NA	0.00	0.00
DISCOVER BANK	Uns	13,296.00	10,512.51	10,512.51	0.00	0.00
FFCC - COLUMBUS INC.	Uns	100.00	NA	NA	0.00	0.00
CENTEGRA HOSPITAL - MCHENRY	Uns	61.00	61.06	61.06	0.00	0.00
ILLINOIS PAIN INSTITUTE	Uns	50.00	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	4,463.00	4,485.96	4,485.96	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Uns	2,685.00	2,564.15	2,564.15	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
CSAC/ ED FUNDING ACCOUNTING	Uns	15,777.00	10,763.00	10,763.00	0.00	0.00
SALLIE MAE EDUCATION FINANCE	Uns	4,366.00	17,000.17	17,000.17	0.00	0.00
SALLIE MAE	Uns	2,641.00	NA	NA	0.00	0.00
SALLIE MAE	Uns	1,293.00	NA	NA	0.00	0.00
SALLIE MAE	Uns	1,214.00	NA	NA	0.00	0.00
SALLIE MAE	Uns	880.00	NA	NA	0.00	0.00
VERISON WIRELESS	Uns	568.00	480.88	480.88	0.00	0.00
MCHENRY COUNTY	Uns	11,928.15	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 5,600.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 17,899.67	\$ 2,232.81	\$ 638.49
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 23,499.67	\$ 2,232.81	\$ 638.49
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 90,849.45	\$ 0.00	\$ 0.00

Disbursements:

Expenses of Administration	\$ 736.42	
Disbursements to Creditors	\$ 2,871.30	
TOTAL DISBURSEMENTS:		\$ 3,607.72

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Date: 01/26/2010

By: /s/ Lydia S. Meyer
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.